

IOWA DEPARTMENT OF ADMINISTRATIVE SERVICES ▼
HUMAN RESOURCES ENTERPRISE

CREDIT UNION EXAMINER SENIOR

DEFINITION

Acts as examiner-in-charge by overseeing and participating in the work of a group of subordinate examiners engaged in examining large credit unions for accountability to applicable laws and regulations; performs related work as required.

The Work Examples and Competencies listed are for illustrative purposes only and not intended to be the primary basis for position classification decisions.

WORK EXAMPLES

Assists supervisor by performing such duties as instructing employees, answering questions, distributing and balancing the workload, and checking work; may make suggestions on selection, promotions and reassignments.

Conducts independent examinations by applying auditing and accounting principles and techniques to examine loans, evaluate investments, reconcile general ledger accounts, analyze earnings, expenses, dividends and reserves, and verify outstanding member accounts.

Examines credit union reports by reviewing records maintained by the secretary, various committees and office staff of the credit union to determine compliance with the code and credit union by-laws.

Examines credit union financial reports by reviewing individual accounts to determine if proper bookkeeping procedures are practiced and to determine the financial solvency of the credit union.

Assembles and prepares reports of examinations by compiling and reviewing data and developing conclusions and recommendations in order to make findings with respect to the solvency of credit unions examined and their compliance with applicable laws and regulations.

Discusses examination findings with members of the credit union board of directors to suggest operational improvements and to consider corrective measures.

Participates in the employment process by interviewing prospective examiners to fill existing vacancies.

COMPETENCIES REQUIRED

Knowledge of the principles and practices of accounting and auditing.

Knowledge of credit union principles and practices.

Knowledge of the laws, rules and regulations which govern the credit union industry.

Knowledge of the principles of business, personal, and agricultural finance.

Ability to plan, organize, coordinate and review the work of lower level examiners.

Ability to read, comprehend and apply appropriate credit union laws and regulations.

Ability to analyze and interpret credit union accounting and financial data.

Ability to develop and reach conclusions and recommend an effective course of action, both orally and in writing.

Ability to operate an adding machine and calculator.

Ability to type, not requiring the touch system, where accuracy rather than speed is important.

Ability to establish and maintain effective working relationships with subordinates, superiors and credit union officials.

Displays high standards of ethical conduct. Exhibits honesty and integrity while refraining from theft-related, dishonest or unethical behavior.

Works and communicates with internal and external clients and customers to meet their needs in a polite, courteous, and cooperative manner. Committed to quality service.

Displays a high level of initiative, effort and commitment towards completing assignments efficiently. Works with minimal supervision, demonstrates responsible behavior and attention to detail.

Responds appropriately to supervision. Makes an effort to follow policy and cooperate with supervisors.

Acts to align one's behavior with the needs, priorities and goals of the organization.

Encourages and facilitates cooperation, pride, trust, and group identity. Fosters commitment and team spirit.

Expresses information to individuals or groups effectively, taking into account the audience and nature of the information. Listens to others and responds appropriately.

EDUCATION, EXPERIENCE, AND SPECIAL REQUIREMENTS

Graduation from an accredited four year college or university with a minimum of twelve semester hours or its equivalent in accounting, business administration, or finance and three years of full time work experience in the examination of credit union records and financial statements for accountability to applicable credit union laws and regulations, of which two years must have included work at the journey level with responsibility for assigning and reviewing the audit work of other examiners (such as new Credit Union Examiners);

OR

an equivalent combination of education and experience substituting one year of full time work experience in preparing and maintaining or in auditing the financial and business records or as a loan officer for a bank, trust company, loan institution, credit union, governmental regulatory agency, or accounting firm for each year of the required college or university education (thirty semester hours or its equivalent equals one year);

OR

an equivalent combination of education and experience substituting, on a year full time for year basis satisfactory completion of a post high school curriculum in accounting, business administration, or finance at a recognized business or area school, junior college or college for each year of the required experience; no substitution for the three years of credit union examination experience, or for the two years at the journey level with responsibility for assigning and reviewing the audit work of other examiners;

OR

employees with current continuous experience in the state executive branch that includes experience equal to eighteen months of full time professional work as a Credit Union Examiner.

NOTE:

Travel may be required for positions in this class. Employees must arrange transportation to and from assigned work areas.

NOTE:

Positions in this class are exempt from the screening and referral requirements of the Iowa Department of Administrative Services – Human Resources Enterprise. Apply directly to the Credit Union Division of the Iowa Department of Commerce.